

**Information to identify the case:**

Debtor 1	Rose Gordon	Social Security number or ITIN xxx-xx-7168
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 10/10/19
Case number: 19-70636-JAD		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rose Gordon	
2. All other names used in the last 8 years		
3. Address	PO Box 195 Hyndman, PA 15545	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcelrathlaw.com">ecf@mcelrathlaw.com</a>
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmeef@chapter13trusteewdpa.com">cmeef@chapter13trusteewdpa.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/5/19

**For more information, see page 2**

Debtor Rose Gordon

Case number 19-70636-JAD

<b>7. Meeting of creditors</b>	<b>December 20, 2019 at 11:00 AM</b>	<b>Location:</b> Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/18/20</b> <b>Filing deadline: 12/19/19</b> <b>Filing deadline: 4/7/20</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/20/19 at 11:00 AM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Rose Gordon  
 Debtor

Case No. 19-70636-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: lfin  
 Form ID: 309I

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 Total Noticed: 33

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db	+Rose Gordon, PO Box 195, Hyndman, PA 15545-0195
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15137541	+Ashford University, 8620 Spectrum Center Blvd, San Diego, CA 92123-1427
15151767	+Capital One, c/o Becket & Lee, 16 General Warren Blvd., Malvern, PA 19355-1245
15137546	+Denver E. Wharton, Esquire, Kaminsky, Thomas, Wharton & Lovette, 360 Stonecreek Street, Johnstown, PA 15901-1925
15151773	+FASTEST PAYDAY LOAN ONLINE.COM, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, Hamburg, NY 14075-3201
15137549	+Hometown Bank Of Pennsylvania, 638 E Pitt St, Bedford, PA 15522-9724
15151778	+KML Law Group, PC, James C. Warmbrodt. Esq, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15137554	++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 (address filed with court: Northwest Savings Bank, 100 Liberty St, Warren, PA 16365)
15137556	+Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ecf@mcelrathlaw.com Nov 06 2019 03:26:55 Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 06 2019 03:27:08 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 06 2019 03:27:09 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+EDI: AISACG.COM Nov 06 2019 08:13:00 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+EDI: PRA.COM Nov 06 2019 08:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15151765	EDI: AIS.COM Nov 06 2019 08:13:00 American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15137545	+E-mail/Text: bankruptcy@consumerportfolio.com Nov 06 2019 03:27:16 CPS, PO Box 57071, Irvine, CA 92619-7071
15137542	+EDI: CAPONEAUTO.COM Nov 06 2019 08:13:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
15137543	+E-mail/Text: bankruptcy@consumerportfolio.com Nov 06 2019 03:27:16 Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071
15137544	+E-mail/Text: bankruptcy@consumerportfolio.com Nov 06 2019 03:27:16 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
15137548	E-mail/Text: bankruptcynotification@ftr.com Nov 06 2019 03:27:29 Frontier Communication, 19 John St, Middletown, NY 10940
15137547	+EDI: AMINFOFP.COM Nov 06 2019 08:13:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
15151777	EDI: JEFFERSONCAP.COM Nov 06 2019 08:13:00 Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15137551	+E-mail/Text: bncnotices@becket-lee.com Nov 06 2019 03:27:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15137552	E-mail/Text: camanagement@mtb.com Nov 06 2019 03:27:02 M & T Bank, PO Box 1288, Buffalo, NY 14240
15137553	+EDI: NAVIENTFKASMSERV.COM Nov 06 2019 08:13:00 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15137555	+E-mail/Text: bankruptcy@firstenergycorp.com Nov 06 2019 03:27:13 Penn Power, PO Box 3687, Akron, OH 44309-3687
15138369	+EDI: RMSC.COM Nov 06 2019 08:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15137558	EDI: WFFC.COM Nov 06 2019 08:13:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
15137557	+EDI: BLUESTEM Nov 06 2019 08:13:00 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
15151786	E-mail/Text: bankruptcy@firstenergycorp.com Nov 06 2019 03:27:13 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15141126	+E-mail/Text: bankruptcy@firstenergycorp.com Nov 06 2019 03:27:13 West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr M&T Bank

District/off: 0315-7

User: lfin  
Form ID: 309I

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Total Noticed: 33

Date Rcvd: Nov 05, 2019

15151766\* +Ashford University, 8620 Spectrum Center Blvd, San Diego, CA 92123-1427  
15151771\* +CPS, PO Box 57071, Irvine, CA 92619-7071  
15151768\* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
15151769\* +Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071  
15151770\* +Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071  
15151772\* +Denver E. Wharton, Esquire, Kaminsky, Thomas, Wharton & Lovette, 360 Stonecreek Street,  
Johnstown, PA 15901-1925  
15151775\* ++FRONTIER COMMUNICATIONS, BANKRUPTCY DEPT, 19 JOHN STREET, MIDDLETOWN NY 10940-4918  
(address filed with court: Frontier Communication, 19 John St, Middletown, NY 10940)  
15151774\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
15151776\* +Hometown Bank Of Pennsylvania, 638 E Pitt St, Bedford, PA 15522-9724  
15151779\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
15151780\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, PO Box 1288, Buffalo, NY 14240)  
15151782\* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
(address filed with court: Northwest Savings Bank, 100 Liberty St, Warren, PA 16365)  
15151781\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
15151783\* +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
15151785\* ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
15151784\* +Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
15137550 ##+Kimberly A. Bonner, Esq., Zucker, Goldberg, & Ackerman, LLC,  
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

TOTALS: 1, \* 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Rose Gordon ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmevf@chapter13trusteedpa.com

TOTAL: 4